



**Prudential Annuities**

A Business of Prudential Financial, Inc.  
P.O. Box 7960  
Philadelphia, PA 19176  
(888) 778-2888

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

<<Date>> (Format: Month Day, Year)

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

I am writing to inform you about a data privacy incident that exposed financial information related to your annuity account. The personal information about you in the mailing included the custodial owner and contract values related to your annuity. We sincerely regret this occurrence and would like to ensure you that your annuity has not been affected as a result of this incident.

We have no indication that your information has been used improperly or that you are at risk of identity theft. However, because we take our responsibility to safeguard personal information seriously, we wanted to help relieve concerns that you may have regarding this situation. As such, we have secured the services of Kroll to provide identity monitoring services to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential information. The enclosed sheet provides information and activation instructions for the services available to you. Should you choose to activate, please use the following membership number <<Member ID>> which will be valid for your use through <<Date>>.

Attached to this letter are two additional documents. The first document contains instructions on enrolling in the free identity monitoring with Kroll. The second is a notice provided for under Massachusetts law for Massachusetts residents.

We sincerely apologize for any concern this situation may cause you. If you have any questions, please do not hesitate to contact us by calling 1-888-778-2888 between the hours of 8:00 am - 7:00 pm, ET (M-Th), 8:00 am - 6:00 pm, ET (Friday).

Very truly yours,

Christopher Hagan  
Vice President, Operations

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://krollbreach.idmonitoringservice.com> to activate and take advantage of your identity monitoring services.

You have until <<Date>> to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

### **Take Advantage of Your Identity Monitoring Services**

You've been provided with access to the following services<sup>1</sup> from Kroll:

#### **Triple Bureau Credit Monitoring and Single Bureau Credit Report**

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

#### **Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

#### **Public Persona**

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

#### **Quick Cash Scan**

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

#### **\$1 Million Identity Fraud Loss Reimbursement**

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

## Massachusetts Notice

Other steps you can take to further protect you against identity theft or other unauthorized use of personal information include:

- Remain vigilant and regularly review your credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, the Federal Trade Commission, your financial institution and to the consumer reporting agencies listed below to have it removed from your credit file.
- You have the right to place a free one year fraud alert on your credit file. Contact the fraud departments of the major credit reporting agencies to discuss your options. A fraud alert lets creditors know to contact you before opening new accounts (but it may also delay your ability to obtain credit).
- You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must place your request for a freeze with each of the major consumer reporting agencies. To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Experian	Equifax	TransUnion	Innovis
(888) 397-3742	(877) 478-7625	(800) 680-7289	(800) 540-2505
P.O. Box 9532	P.O. Box 740241	P.O. Box 6790	P.O. Box 1640
Allen, TX 75013	Atlanta, GA 30374-0241	Fullerton, CA 92834-6790	Pittsburgh, PA 15230-1640
<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.innovis.com">www.innovis.com</a>

- To place a fraud alert or a freeze on your credit, you will need to supply your name, address, date of birth, Social Security number and other personal information.
- You can obtain a free copy of your credit report from Experian, Equifax and TransUnion by calling 1-877-322-8228 or online at: [www.annualcreditreport.com](http://www.annualcreditreport.com). Under federal law, you are entitled to one free copy of your credit report every 12 months from these credit reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- Learn more about protecting yourself from identity theft and reporting incidents of identity theft, by visiting the Federal Trade Commission's websites at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), [www.ftc.gov/credit](http://www.ftc.gov/credit), or by contacting the FTC at:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-438-4338

- Contact the fraud departments of the major credit reporting agencies to discuss your options.
- In addition, under Massachusetts law, if you are a victim of identity theft you also have the right to file a police report and obtain a copy of it.